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Behind the fire line

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Wildfire Response Program helps protect USAA members



The Beaver Creek wildfire in Idaho came within a half mile of Capt. Hennig's residence.

an actively burning fire. Working with approval from local fire officials, WDS helps USAA members prep their homes to minimize potential fire damage. More than that, they're ready to jump in and extinguish fires that could be developing near the property.

"WDS will inspect the property and help the member clear away debris, take deck furniture inside or clean leaves out from gutters – anything to reduce the amount of burnable material," said [Craig Budde](#), AVP of Underwriting Program Management who leads the program. "They also patrol the area and can put out burning embers or small spot fires."

Raising the bar

For several years, the federally certified professionals at WDS have performed wildfire inspections for USAA members located in fire-prone areas, offering guidelines for them to reduce their risks before a fire occurs. But going behind the lines of a raging fire in progress sets a new level for member service in a catastrophe situation – especially considering there's no additional cost to USAA homeowners insurance members in threatened areas in 14 Western U.S. states provided they enroll in the program.

"This new service allows us to help members before, during and after a wildfire," Craig said. "It's a great example of P&C's new Zero Preventable Claims (ZPC) idea in action."

[Ramon Lopez](#), Executive Director of Catastrophes for USAA Claims, added, "If fire damage occurs, there have been instances when we could speed up the claims handling process for affected members because WDS can send damage reports and pictures to claims representatives at USAA."

More than one million at-risk USAA members are eligible to opt in to the service at no cost to them. Since the Wildfire Response Program started in June 2013, just more than 12,000 USAA members have enrolled. WDS has responded to 13 wildfire events.

"The key is to get as many eligible members as possible to enroll so we can provide them with guidance to help them protect themselves from wildfire," Craig said.

Peace of mind

Though the Beaver Creek wildfire in Idaho came within a half mile of Capt. Hennig's residence, his home was not damaged. Still, he says he felt a lot better just knowing WDS and USAA were looking out for his property. The team stayed in constant contact with the Hennigs while they stayed out of town for six days.

"The men from WDS were first-class in every way. I wanted them to get the credit they deserved," Capt. Hennig said.

So, in August, he mailed a letter to USAA, praising the outstanding support from WDS.

"When I tell people the story, they're amazed that an insurance company could be so proactive. They want to know who my insurance company is," Capt. Hennig said. "I tell them USAA, and several of them have said they've signed up."

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Take Aways

What can employees do? First, if you have a USAA homeowners policy and live in one of the 14 Western U.S. states the Wildfire Response Program covers, consider signing up. It's easy and just takes a few minutes. Second, you can help explain the benefits of this service to other eligible USAA members.

For more information, check out this Wildfire Response Program [Brainshark](#) or log on to [usaa.com](#) with your member ID and do a search for "wildfire response."



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